

**Information to identify the case:**

Debtor 1	<b>Anthony Debonis</b>	Social Security number or ITIN	xxx-xx-7566
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	<b>14-15063-MBK</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Debonis

7/22/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Anthony Debonis  
 Debtor

Case No. 14-15063-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

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 Total Noticed: 49

Date Rcvd: Jul 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2019.

db +Anthony Debonis, 1500 Richmond Avenue, Trenton, NJ 08619-3559  
 aty +Edward A. Feinberg, 249 East Front St., PO Box 540, Trenton, NJ 08611-1717  
 cr +Ascension Services, LP, Attn DHC Business Solutions, PO Box 163,  
 Manchester, MD 21102-0163  
 514639535 +Ascension Services LP, c/o DHC Business Solutions, PO Box 163, Manchester, MD 21102-0163  
 514918086 +Chrysler Financial Services Americas LLC, d/k/a Daimlerchrysler Financial,  
 Services Americas, RUBIN & ROTHMAN LLC, 1787 VETERANS MEMORIAL HIGHWAY,  
 ISLANDIA, NY 11749-1500  
 514639540 +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421  
 514639541 +City of Trenton, Tax Office, 319 East State Street, Trenton, NJ 08608-1809  
 515425979 +DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3815 South West Temple,  
 Salt Lake City, UT 84115-4412  
 514639542 Edward A. Feinberg, Esq., Attorney at Law, 249 East Front Street, PO Box 540,  
 Trenton, NJ 08604-0540  
 514672882 +FS Properties 147, LLC, Att: Robin London Zeitz, 1105 Laurel Oak Rd Ste 136,  
 Voorhees, NJ 08043-4312  
 514639543 +Gary C. Zeitz, LLC, C/O: Life Center Academy, 1105 laurel Oak Road, Suite 136,  
 Voorhees, NJ 08043-4312  
 514639546 +Life Center Academy, 2045 Columbus Road, Burlington, NJ 08016-9731  
 517839471 +MTGLQ Investors, L.P., RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,  
 Duluth, GA 30097-8461  
 514639550 +PNC Bank, National Association, Consumer Loan Center, 2730 Liberty Avenue,  
 Pittsburgh, PA 15222-4704  
 514639549 +PNC Bank, National Association, Attn: Officer or Managing Agent, 1140 Raymond Blvd.,  
 Newark, NJ 07102-4204  
 514639552 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 514639551 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908  
 514639553 +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426  
 514639554 +Robert G. Swan, Esquire, 3720 Nottingham Way, Apt. 9249, Trenton, NJ 08690-3802  
 514639555 +Ronald J. Coughlin, Ed.D., 3576 Quakerbridge Rd, Trenton, NJ 08619-1259  
 514639556 +Rubin & Rothman, LLC, 1787 Veteran's Highway, Suite 32, PO Box 9003,  
 Islandia, NY 11749-9003  
 514857163 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
 514639557 +Sleep and Wellness Medical Associates, 3836 Quakerbridge Road, Suite 206,  
 Hamilton, NJ 08619-1006  
 515179437 +Springleaf Financial Services, Serviced by Select Portfolio Servicing,,  
 3815 South West Temple, Salt Lake City, UT 84115-4412  
 515179438 +Springleaf Financial Services, Serviced by Select Portfolio Servicing,,  
 3815 South West Temple, Salt Lake City, UT 84115-4412, Springleaf Financial Services,  
 Serviced by Select Portfolio Servicing,  
 514639559 State of New Department of the, Treasury Division of Taxation, P.O. Box 187,  
 Trenton, NJ 08695-0187  
 514639560 State of New Jersey, Automobile Insurance Surcharge, PO Box 4850, Trenton, NJ 08650-4850  
 514831319 State of New Jersey, Surcharge Administration Office, PO BOX 136, 4th Floor,  
 Trenton, NJ 08666-0136  
 514639561 +TD Auto Finance, LLC, C/O: The Corporation Trust Co. Agent, 820 Bear Tavern Road,  
 Trenton, NJ 08628-1021  
 514639562 +The Yardville Natl Ban, 2465 Kuser Rd, Hamilton, NJ 08690-3303  
 514639563 +Transnatl, 1162 St Georges Av, Avenel, NJ 07001-1263  
 514639565 +Yardville Bk, Pob 8487, Trenton, NJ 08650-0487

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 23 2019 00:18:39 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 23 2019 00:18:36 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514639537 E-mail/Text: bankruptcy@cashcall.com Jul 23 2019 00:19:15 Cashcall Inc,  
 Attention: Bankruptcy Department, 1600 S Douglass Rd, Anaheim, CA 92806  
 514727627 +E-mail/Text: bncmail@w-legal.com Jul 23 2019 00:18:45 CASHCALL, INC.,  
 C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132  
 514639538 EDI: CHRYSLER.COM Jul 23 2019 03:43:00 Cfc Deficiency Recover, 5225 Crooks Rd.,  
 Suite 140, Troy, MI 48098  
 514639536 E-mail/Text: cms-bk@cms-collect.com Jul 23 2019 00:18:06 Capital Management Services, LP,  
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 514639539 +EDI: CHRYSLER.COM Jul 23 2019 03:43:00 Chrysler Financial/TD Auto Finance,  
 Attention: Bankruptcy, Po Box 860, Roanoke, TX 76262-0860  
 514639544 +EDI: RMSC.COM Jul 23 2019 03:43:00 Geerb/lord & Tay, Po Box 965015,  
 Orlando, FL 32896-5015  
 514639545 EDI: IRS.COM Jul 23 2019 03:43:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346

District/off: 0312-3

User: admin  
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514639547 +EDI: RESURGENT.COM Jul 23 2019 03:43:00 LVNV Funding, LLC, 15 S. Main Street, Suite 600, Greenville, SC 29601-2768

514915074 EDI: RESURGENT.COM Jul 23 2019 03:43:00 LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

514699879 +E-mail/Text: bankruptcy@pseg.com Jul 23 2019 00:17:07 PSE&G, PO Box 490, Cranford NJ 07016-0490, Attn: Bankruptcy Dept

514639548 E-mail/Text: ebn@vativrecovery.com Jul 23 2019 00:18:04 Pallisades Collection, PO Box 40728, Houston, TX 77240-0728

514639558 EDI: AGFINANCE.COM Jul 23 2019 03:43:00 Springleaf Financial Services, 601 NW 2nd Street, Evansville, IN 47731-3251

514721632 EDI: AGFINANCE.COM Jul 23 2019 03:43:00 Springleaf Financial Services, Inc, PO Box 3251, Evansville IN 47731-3251

514639564 +E-mail/Text: bncmail@w-legal.com Jul 23 2019 00:18:45 Weinstein & Riley, PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132

516017576 +E-mail/Text: jennifer.chacon@spservicing.com Jul 23 2019 00:19:28 Wilmington Savings Fund Society, FSB, c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +MTGLQ Investors, L.P., RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

515425980\* +DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412

514724725\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724)

514639534 ##+Ascension Services L P, Po Box 210278, Bedford, TX 76095-7278

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew M. Lubin on behalf of Creditor Springleaf Financial Services, Inc.  
bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Andrew M. Lubin on behalf of Creditor MTGLQ Investors, L.P. bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Andrew M. Lubin on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2015-RPL4 Trust, Mortgage-Backed Notes, Series 2015-RPL4 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2015-RPL4 Trust, Mortgage-Backed Notes, Series 2 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Brian C. Nicholas on behalf of Creditor MTGLQ Investors, LP bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin  
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Kevin C. Fayette on behalf of Debtor Anthony Debonis kfayette@kevinfayette.com  
Laura M. Egerman on behalf of Creditor MTGLQ Investors, L.P bkyecf@rasflaw.com,  
bkyecf@rasflaw.com/legerman@rasnj.com  
Linda S. Fossi on behalf of Creditor FS Properties 147, LLC lfossi@zeitzlawfirm.com,  
gzeitz@zeitzlawfirm.com/cdillon@zeitzlawfirm.com/rzeitz@zeitzlawfirm.com  
Rebecca Ann Solarz on behalf of Creditor MTGLQ Investors, LP rsolarz@kmlawgroup.com  
TOTAL: 12